

In the Claims:

1-15. (cancelled)

16. (currently amended) A communication network which communicates with a mobile terminal that has communication functionality and functionality of effecting financial services provided by at least one financial institution, the communication network comprising:

 a communication control that communicates data with the mobile terminal and the at least one financial institution to have the financial services implemented;

 a memory that records information of the mobile terminal as to whether to disable the mobile terminal;

a memory control that, in response to a report notifying due to a possibility of fraud which may be committed in connection with the financial services mobile terminal, stores in the memory information of the mobile terminal indicating that the mobile terminal has to disabled;

 a terminal control that, if the memory indicates that the mobile terminal has to be disabled, sends a disabling signal, independently of the at least one financial institution, to the mobile terminal, wherein the disabling signal causes the mobile terminal to at least partially disable either or both of the communication functionality and the functionality of effecting financial services.

17. (formally presented) A communication network according to claim 16, wherein the communication network is a wireless communication network and the mobile terminal is a wireless mobile telephone.

18. (formally presented) A communication network according to claim 16, wherein the financial services comprise a service for advancing a credit.

19. (formally presented) A communication network according to claim 16, wherein the terminal is configured to selectively effect the financial services provided by multiple financial institutions.

20. (formally presented) A communication network according to claim 16, wherein the terminal control sends the disabling signal when the terminal becomes receptive to the disabling signal.

21. (formally presented) A communication network according to claim 20, wherein the terminal control sends the disabling signal when the terminal initiates a connection to the communication network.

22. (formally presented) A communication network according to claim 20, wherein the terminal control sends the disabling signal when the terminal is turned on.

23. (formally presented) A communication network according to claim 16, wherein the terminal control checks the memory to see whether to disable the mobile terminal, when the mobile terminal sends a dispatch signal to a nearby base station.

24. (formally presented) A communication network according to claim 16, wherein the disabling signal causes the mobile terminal to erase data in the mobile terminal regarding the financial services.

25-34. (cancelled)

35. (formally presented) A wireless telephone that comprises:
a memory that stores information for effecting financial services provided by multiple financial institutions;
an instrument adapted to be used with an external instrument reader;
an information reader that selectively reads out information from the memory according to a selection of a financial institution among the multiple financial institutions; and
an instrument control that reconfigures the instrument, based on the readout information, for effecting the financial services provided by the selected financial institution.

36. (formally presented) A wireless telephone according to claim 35, wherein the instrument is a magnetic card, and the instrument control magnetically records the readout information on the magnetic card.

37. (formally presented) A wireless telephone according to claim 35, wherein the instrument is a display, and the instrument control displays the readout information in bar codes on the display.

38. (formally presented) A wireless telephone according to claim 35, wherein the instrument is an infrared emitter, and the instrument control controls the infrared emitter so that it outputs the readout information in infrared.